

DIRK KEMPTHORNE
GOVERNOR

GAVIN M. GEE
DIRECTOR

STATE OF IDAHO
DEPARTMENT OF FINANCE
CONSUMER FINANCE BUREAU
700 W State, 2nd Floor, Boise ID 83702
P O BOX 83720 - BOISE ID 83720-0031
TELEPHONE: (208) 332-8002
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Idaho
Credit/Debt
Counselor

General

CDC

<http://finance.idaho.gov>

2006 Renewal

DUE 03/15/2006

1. LICENSE REVISION. If the agency name or address printed on your permit has been changed, please submit:

- ___ Your original Idaho collection agency permit
- ___ Original bonds reflecting the change or a rider to the existing policy reflecting the change
- ___ If a name change, a copy of revised Articles of Incorporation/Organization
- ___ If a name change, a copy of the amended Certificate of Authority, or other appropriate document filing, from the Idaho Secretary of State (208/334-2300 or <http://www.idsos.state.id.us/>)
- ___ If a name change, a copy of the amended name filing from domicile state evidencing name change

2. D/B/As. Provide a list of all other business names used: _____

___ If a d/b/a is used in Idaho and does not appear on the permit, provide a copy of the issued Idaho certificate of assumed business name.

3. BRANCHES. Provide a list of all branches that contact Idaho debtors and/or Idaho creditors regardless where located (attach separate sheet if necessary)

Street	City	State	Zip	Telephone
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4. FINANCIAL STATEMENT. Provide a signed balance sheet (model available on our website), prepared within the last 90 days.

5. QUALIFYING OFFICER(S). Provide current information regarding the qualifying officer(s) who have taken and passed the examination given by the Idaho Department of Finance required by the Idaho Collection Agency Act:

Name	Street Address	City	State	Zip	Telephone
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6. COMPLAINT RESOLUTION. Provide current information regarding the person to contact for complaint resolution.

Name	Street Address	City	State	Zip	Toll Free Telephone Number
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7. SERVICE OF PROCESS. Provide current information regarding the person in Idaho upon whom service of process may be made. (This person or company is authorized to receive legal documents on behalf of the permittee, and must reside in Idaho)

Name	Street Address	City	State	Zip	Telephone
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8. AGENTS. Provide a list of all agents (name, desk name, and office location) who contact Idaho debtors or creditors on a separate sheet(s). ENTER TOTAL number of agents: _____

9. FEES.

- A) Annual Permit Renewal Fee (No annual permit fee need be paid by non-profit corporations or associations conducting credit counseling or debt prorating activities. In order to not pay the annual permit fee for that reason, submit a copy of your determination as an exempt corporation or association under section 501(c)(3) of the Internal Revenue Code, made by the district director of internal revenue, or evidence of continuance of your exempt determination.) \$ 50.00 or 501(c)(3)
- B) Agent Registration Fee: \$20.00 X total number of agents: \$
- C) Indicate total amount submitted: \$

BOND CALCULATON

10. A. REGULAR BONDS. Calculate any change in bond amount required pursuant to § 26-2232(a)

- 1) Total gross payments to agency during preceding year
- 2) Subtract fees earned
- 3) TOTAL NET COLLECTIONS
- 4) Divide total net collections by 6
- 5) Round to the next highest \$1,000 (minimum \$15,000 - maximum \$100,000)

B. ALTERNATE BONDS (**non-profit only**): Calculate any change in bond amount required pursuant to § 26-2232A

- 1) Total unremitted* funds received from debtors during preceding year:
- 2) Divide by 6 (equals average monthly net of unremitted* funds received from debtors)
- 3) Round to the next highest \$1,000 (minimum \$10,000 - maximum \$100,000)
- 4) Furnish a statement containing the following information:

- a) The amount of net unremitted* funds received from debtors held on the first day of each calendar month which was collected or received in any prior month or months showing the exact month received and the amount for such month.
- b) The amount of money received during each calendar month from debtors.
- c) The amount of money remitted to creditors or returned to debtors during each calendar month.
- d) The moneys, fees, or commissions retained from the moneys received during each calendar month.
- e) The amount of net unremitted* funds due creditors or debtors at the end of each calendar month.

* Money "remitted" means money that has actually been conveyed or transferred to the creditor or debtor by physical transfer of cash or certified or cashier's check or other means so that actual ownership of the funds has passed to the creditor or debtor and no right or interest remains in the credit or debt counseling service. A check or bank draft issued but not actually paid, without recourse shall not be considered a remittance. Idaho Code §26-2232A(6).

C Submit original bond or bond rider, fully executed, if required bond amount has changed.

D This bond is in addition to the \$2,000 bond required of all permittees pursuant to § 26-2232(b).

BACKGROUND INFORMATION.

11. If the answer to any of the following is "yes", attach complete details of all events or proceedings.

A. Is/has the permittee, or any officer, director, partner, member or manager of the permittee, within the past ten years:

YES NO

- 1) Been found by any court or federal or state regulatory agency to have violated any provision of the Idaho Collection Agency Act, Fair Debt Collection Practices Act or Fair Credit Reporting Act? ☐ ☐

- | | | |
|--|--------------------------|--------------------------|
| 2) Been found by any court or federal or state regulatory agency to have violated any contract or agreement of a type mentioned in the Acts listed in #1? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3) Been found by any court or federal or state regulatory agency to have failed, refused, neglected, on demand, to pay or remit to any client the agreed portion of any sum collected by the permittee on any bill, claim, account or other indebtedness entrusted to the permittee for collection? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4) Been found by any court or federal or state regulatory agency to have failed to return to a debtor an amount that was not to be paid on his debts? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5) Been found by any court or federal or state regulatory agency to have misappropriated or converted to his own use or illegally withheld moneys collected or held for any other person? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6) Been convicted of, found guilty of, pled guilty to, or received a withheld judgment by a court for forgery, embezzlement, fraud, obtaining money under false pretenses, larceny, extortion, conspiracy to defraud or other like offense, any theft offense, a crime involving moral turpitude, or violating any provision of the Acts listed in #1 or is currently disbarred from the practice of law in any state? | <input type="checkbox"/> | <input type="checkbox"/> |
| 7) Had a permit revoked, canceled, denied in any state, been the subject of a cease and desist order or any other administrative action or enforcement proceeding by any state or federal government agency involving fines, penalties, corrective action or sanctions? | <input type="checkbox"/> | <input type="checkbox"/> |
| B. Does the permittee, or any member or manager of the permittee, or any officer or manager of the permittee owe outstanding, unpaid, delinquent and undisputed accounts or judgments? | <input type="checkbox"/> | <input type="checkbox"/> |

Criminal Disclosure

- | | | |
|---|--------------------------|--------------------------|
| C. 1) Has the permittee or any officer, director, partner, member, manager or qualifying officer of the permittee: | | |
| a) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony, within the past 10 years? | <input type="checkbox"/> | <input type="checkbox"/> |
| b) been charged with any felony, within the past 10 years? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2) Has the permittee or any officer, director, partner, member, manager or qualifying officer of the permittee, within the past 10 years: | | |
| a) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to a misdemeanor involving: financial services or a financial services-related business or any fraud, false statements or omissions, theft or any wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses? | <input type="checkbox"/> | <input type="checkbox"/> |
| b) been charged with a financial services related misdemeanor? | <input type="checkbox"/> | <input type="checkbox"/> |

Regulatory Action Disclosure

- | | | |
|---|--------------------------|--------------------------|
| 3) Has any state or federal regulatory agency or foreign financial regulatory authority ever: | | |
| a) found the permittee or any officer, director, partner, member, manager or qualifying officer of the permittee, within the past 10 years, to have made a false statement or omission or been dishonest, unfair or unethical? | <input type="checkbox"/> | <input type="checkbox"/> |
| b) found the permittee or any officer, director partner, member, manager or qualifying officer of the permittee, within the past 10 years, to have been involved in a violation of a financial services-related regulation(s) or statute(s)? | <input type="checkbox"/> | <input type="checkbox"/> |
| c) found the permittee or any officer, director, partner, member or qualifying officer of the permittee, within the past 10 years, to have been a cause of a financial services-related business having its authorization to business denied, suspended, revoked or restricted? | <input type="checkbox"/> | <input type="checkbox"/> |
| d) entered an order against the permittee or any officer, director, partner, member, manager or qualifying officer of the permittee, within the past 10 years, in connection with a financial services-related activity? | <input type="checkbox"/> | <input type="checkbox"/> |

- e) denied, suspended or revoked the permittee's or any officer's, director's, partner's member's or qualifying officer's of the permittee's registration or license or otherwise, by order, prevented it from associating with a financial services-related business or restricted its activities, within the past 10 years? ☐ ☐
- 4) Has the permittee or any officer, director, partner, member, manager or qualifying officer of the permittee, within the past 10 years, had its authorization to act as an attorney, accountant, or state or federal contractor revoked or suspended? ☐ ☐
- 5) Is the permittee or any officer, director, partner, member, manager, or qualifying officer of the permittee now the subject of any regulatory proceeding that could result in a "yes" answer to any part of 11C? ☐ ☐

Civil Judicial Disclosure

- 6) a) Has any domestic or foreign court, within the past 10-years:
- 1) enjoined the permittee or any officer, director, partner, member, manager or qualifying officer of the permittee, in connection with any financial services-related activity? ☐ ☐
- 2) ever found the permittee or any officer, director, partner, member, manager, or qualifying officer of the permittee to be involved in a violation of any financial services-related statute(s) or regulation(s)? ☐ ☐
- b) Is the permittee or any officer, director, partner, member, manager or qualifying officer of the permittee named in any pending financial services-related action that could result in a 'yes' answer to any part of 11C? ☐ ☐

Financial Disclosure

- 7) In the past 10 years has the permittee or any officer, director, partner, member, manager or qualifying officer of the permittee been the subject of a bankruptcy petition? ☐ ☐
- 8) Has a bonding company ever denied, paid out on, or revoked a bond for the permittee or any officer, director, partner, member, manager or qualifying officer of the permittee? ☐ ☐

CERTIFICATION

I CERTIFY that the information provided on this form is true and correct.

Print name: _____ Title: _____
(Person authorized to sign on behalf of permittee)

Signature: _____ Date: _____

Telephone: _____ Fax: _____ E-mail: _____

- **SUBMIT FEES (PAYABLE TO IDAHO DEPARTMENT OF FINANCE)**
- **SUBMIT A FINANCIAL STATEMENT (see # 4)**
- **SUBMIT BOND CALCULATION (see # 10). SUBMIT BOND/RIDER IF NEEDED BY MARCH 15, 2006**
- **RENEWALS AND DOCUMENTS MUST BE POSTMARKED BY MARCH 15, 2006**
- **IF POSTMARKED AFTER MARCH 15, 2006, YOUR PERMIT WILL BE CANCELLED AND NO IDAHO ACTIVITY CAN BE CONDUCTED UNTIL THE PERMIT IS RESTORED**
- **CONDUCTING ACTIVITY IN IDAHO WITH A CANCELLED PERMIT CARRIES CIVIL AND CRIMINAL PENALTIES**
- **IF YOUR PERMIT IS CANCELLED YOU MAY RESTORE IT BEFORE SEPTEMBER 15, 2006 BY SUBMITTING A COMPLETE RENEWAL AND \$200 (\$50 RENEWAL FEE PLUS \$150 RESTORATION FEE), AND CERTIFICATION THAT NO IDAHO ACTIVITY HAS BEEN CONDUCTED WITH A CANCELLED PERMIT**
- **RENEWALS ARE NOT COMPLETE WITHOUT ALL COMPLETED AND ACCEPTABLE FORMS, FEES, AND DOCUMENTS SUBMITTED TO THE DEPARTMENT POSTMARKED BY MARCH 15, 2006**

Regular Mail:
Department of Finance
Consumer Finance Bureau
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Boise ID 83720-0031

Overnight Mail:
Department of Finance
Consumer Finance Bureau
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